



PATENT

2166

Case Docket No. 1DATA.054A

Date: September 18, 2002

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kroon et al.  
Appl. No. : 10/047,917  
Filed : January 14, 2002  
For : SYSTEMS AND METHODS  
FOR OVERTURNING OF RISK  
EVALUATION PERFORMED  
BY RISK MODEL TO  
CONTROL FINANCIAL RISK  
Examiner : Unknown  
Group Art Unit : 2166

I hereby certify that this correspondence and all marked  
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(Date)

Michael H. Trenholm, Reg. No. 37,743

## TRANSMITTAL LETTER

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ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) A Supplemental Information Disclosure Statement.
- (X) A PTO Form 1449 with five (5) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

The PTO did not receive the following  
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